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| By: Senators Teitelbaum, Astle, Della, Exum, Garagiola, Hafer, Hooper, Kelley, Klausmeier, and Middleton Introduced and read first time: January 22, 2004 Assigned to: Finance | | | | | | | |
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| Senate | ittee Report: Favorable with amendments action: Adopted econd time: February 27, 2004 | | | | | | |
| | CHAPTER | | | | | | |
| 1 AN | N ACT concerning | | | | | | |
| 2 3 4 5 | Task Force to Compare the Maryland Health Insurance Market to Adjacent States Maryland Health Care Commission - Affordability of Health Insurance in Maryland - Study and Recommendations | | | | | | |
| 6 FC | OR the purpose of establishing a Task Force to compare the Maryland Health | | | | | | |
| 7 | Insurance Market to adjacent states; establishing the membership of the Task | | | | | | |
| 8 | Force; providing for staffing of the Task Force; providing that a member of the | | | | | | |
| 9 | Task Force is entitled to reimbursement for expenses; establishing the duties of | | | | | | |
| 10 | the Task Force; requiring the Task Force to report its findings and | | | | | | |
| 11 | recommendations to the Governor and the General Assembly on or before a | | | | | | |
| 12 13 | certain date; providing for the termination of this Act; and generally relating to the Task Force to compare the Maryland Health Insurance Market to adjacent | | | | | | |
| 14 | states. | | | | | | |
| 15 <u>FC</u> | OR the purpose of requiring the Maryland Health Care Commission to conduct a | | | | | | |
| 16 | certain study; requiring the Commission to develop recommendations on ways | | | | | | |
| 17 | to make private health insurance more affordable for Maryland residents; | | | | | | |
| 18 | requiring the Commission to submit certain reports to the General Assembly on | | | | | | |
| 19 20 | or before certain dates; providing for the termination of this Act; and generally relating to a study and recommendations about the affordability of health | | | | | | |
| 21 | insurance in Maryland. | | | | | | |
| 22 23 M | SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF ARYLAND, That: | | | | | | |
| | | | | | | | |

| 1 2 | (a) There is a Task Force to compare the Maryland Health Insurance Market to adjacent states. | | | | | | | |
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| 3 | (b) | The Task Force shall consist of the following members: | | | | | | |
| 4 5 | of the Senate | (1) two members of the Senate of Maryland, appointed by the President | | | | | | |
| 6 7 | the House; | (2) two members of the House of Delegates, appointed by the Speaker of | | | | | | |
| 8 9 | insurance co | (3) a representative of a health insurance carrier providing health erage in the State, appointed by the Governor; | | | | | | |
| 10 11 | the Governo | (4) two insurance producers who are licensed in the State, appointed by :; | | | | | | |
| 12 | | (5) three consumers, appointed by the Governor. | | | | | | |
| 13 14 | (c) chair the Ta | The executive director of the Maryland Health Care Commission shall k Force. | | | | | | |
| 15 16 | | The Maryland Health Care Commission shall provide staff for the Task existing budgeted resources. | | | | | | |
| 17 | (e) | A member of the Task Force: | | | | | | |
| 18 | | (1) may not receive compensation; but | | | | | | |
| 19 20 | | (2) is entitled to reimbursement for expenses under the Standard State ations, as provided in the State budget. | | | | | | |
| 21 | (f) | The Task Force shall study: | | | | | | |
| 22 23 | residents of | (1) ways to improve access to affordable private health insurance for he State; | | | | | | |
| 24 25 | | (2) the types and cost of health insurance policies offered in Delaware, f Columbia, Maryland, Pennsylvania, Virginia, and West Virginia; | | | | | | |
| 26 27 | | (3) the number of health insurance carriers operating in Delaware, the olumbia, Maryland, Pennsylvania, Virginia, and West Virginia; | | | | | | |
| 30 | Virginia to | (4) laws and state policies that allow health insurance carriers in e District of Columbia, Maryland, Pennsylvania, Virginia, and West ffer more than one health insurance benefit package or product in the health insurance market; | | | | | | |
| 32 33 | the District | (5) the number of mandated benefits required by state law in Delaware, f Columbia, Maryland, Pennsylvania, Virginia, and West Virginia; | | | | | | |

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| 1 | (6) the average health insurance premiums and cost sharing for policies | | | | | | | |
|----|---|--|--|--|--|--|--|--|
| | subject to state regulation offered in Delaware, the District of Columbia, Maryland, | | | | | | | |
| 3 | Pennsylvania, Virginia, and West Virginia; | | | | | | | |
| | | | | | | | | |
| 4 | (7) the types of pre existing condition limitations required by state law | | | | | | | |
| | for health insurance carriers offering health insurance policies offered in Delaware, | | | | | | | |
| 6 | the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia; and | | | | | | | |
| | | | | | | | | |
| 7 | (8) any other issues the Task Force deems appropriate to encourage | | | | | | | |
| 8 | companies not currently doing business in the State to consider providing private | | | | | | | |
| 9 | health insurance in the State. | | | | | | | |
| | | | | | | | | |
| 10 | (g) The Task Force shall report its findings and recommendations to the | | | | | | | |
| 11 | Governor and, subject to § 2-1246 of the State Government Article, the General | | | | | | | |
| 12 | Assembly on or before December 1, 2004. | | | | | | | |
| | · | | | | | | | |
| 13 | (a) The Maryland Health Care Commission shall conduct a study of: | | | | | | | |
| | —————————————————————————————————————— | | | | | | | |
| 14 | (1) the number of, and the regulatory requirements relating to, health | | | | | | | |
| 15 | insurance carriers in Delaware, the District of Columbia, Pennsylvania, Virginia, and | | | | | | | |
| | West Virginia; | | | | | | | |
| | | | | | | | | |
| 17 | (2) the factors that contribute to increases in health care costs in | | | | | | | |
| | Maryland, including utilization of health care services; | | | | | | | |
| 10 | ivide yithird, including difficulties of floating care services, | | | | | | | |
| 19 | (3) the role of tax-deferred health savings accounts and other models of | | | | | | | |
| - | offering health insurance coverage designed to increase consumer awareness of the | | | | | | | |
| | cost of health care services; | | | | | | | |
| 21 | cost of health care services, | | | | | | | |
| 22 | (4) ways to educate consumers about health care issues and promote | | | | | | | |
| | personal accountability in health care; | | | | | | | |
| 23 | personal accountability in health care, | | | | | | | |
| 24 | (5) ways in which disease management programs can promote the | | | | | | | |
| | appropriate management of chronic diseases; | | | | | | | |
| 23 | appropriate management of chrome diseases, | | | | | | | |
| 26 | (6) ways to an acurage strategies to nurshage health care that feaus on | | | | | | | |
| | | | | | | | | |
| 21 | quality and patient safety; | | | | | | | |
| 20 | (7) | | | | | | | |
| 28 | (7) ways to facilitate a more effective and efficient health care delivery | | | | | | | |
| | system, including improved information technology and evidence-based medicine; | | | | | | | |
| 30 | <u>and</u> | | | | | | | |
| | | | | | | | | |
| 31 | (8) <u>innovative programs in other states designed to encourage the</u> | | | | | | | |
| 32 | appropriate use of health care services. | | | | | | | |
| | | | | | | | | |
| 33 | (b) Based on the study conducted under subsection (a) of this section, the | | | | | | | |
| | Commission shall develop recommendations on ways to make private health | | | | | | | |
| 35 | insurance more affordable for Maryland residents. | | | | | | | |
| | | | | | | | | |

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| 1 | <u>(c)</u> | The Con | mission, in accordance | e with § 2-1246 | of the State Governm | <u>ient</u> |
|---|----------------|------------|-------------------------|-----------------|-------------------------|-------------|
| 2 | Article, shall | submit to | the General Assembly | y the following | reports on its findings | and |
| 3 | recommendat | ions: | - | _ | | |
| | | | | | | |
| 4 | | <u>(1)</u> | an interim report on or | before January | y 1, 2005; and | |

- 5 (2) a final report on or before January 1, 2006.
- 6 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect 7 July 1, 2004. It shall remain effective for a period of 6 months 1 years and 7 months
- 8 and, at the end of December 31, 2004 <u>January 31, 2006</u>, with no further action
- 9 required by the General Assembly, this Act shall be abrogated and of no further force 10 and effect.